EXHIBIT "1"

GJS Appraisal Services 200 Hoover Ave Unit 1205 Las Vegas, NV 89101 (702) 510-3840

10/28/2020

Clear Capital Reno, Nevada 300 E 2nd St, 1405 Reno, NV 89501

Re: Property: 5900 Negril Ave

Las Vegas, NV 89130-7270

Borrower: Hexum, Melissa J & Arsaga, Peter

File No.: OCT1620

Opinion of Value: \$ 404,000 Effective Date: 10/14/2020

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,

Giano J Saumat

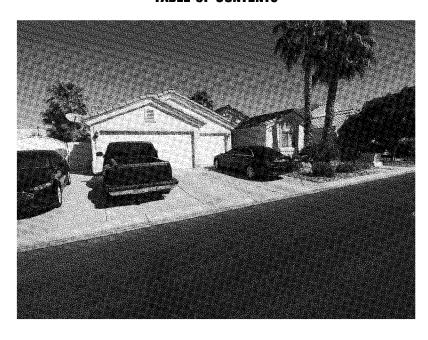
License or Certification #: A.0208201-CR

State: NV Expires: 08/31/2022

gjsappraisals@gmail.com

Borrower	Hexum, Melissa J & Arsaga, Peter	•			File No.	OCT162	0	
Property Address	5900 Negril Ave							
City	Las Vegas	County	Clark	State	NV	Zip Code	89130-7270	
Lender/Client	Shellpoint Mortgage Servicing							

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Uniform Residential Appraisal Report

0579385562 **File#** OCT1620

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Freddie Mac Form 70 March 2005

Case 19-16636-mkn Doc 129-1 Entered 11/17/20 15:29:31 Page 5 of 44

Uniform Residential Appraisal Report

0579385562 **File#** OCT1620

There are 6 comparable	a properties currently	offered for sale in	the subject neighborhe	ood ranging i	n price	from \$ 375,000		to \$ 424	4 000
			the past twelve mont				n		4,900 ·
FEATURE	SUBJECT		BLE SALE # 1			LE SALE # 2			LE SALE # 3
Address 5900 Negril Ave		5604 Negril Ave		6017 Morr			5828	McLennan	
Las Vegas, NV 8	Q130 ₋ 7270	Las Vegas, NV 8			-	9130-7010		/egas, NV 8	
Proximity to Subject	3130-7270	0.20 miles E	33130-1203	0.57 miles		3130-7010		miles N	09101-2909
Sale Price	\$	0.20 miles E	\$ 429,000	H0000000000000000000000000000000000000	<u> </u>	\$ 400,000	200 St. W. W. W. W.	mies iv	\$ 412.500
Sale Price/Gross Liv. Area	\$ sq.ft.	t 224.02.04 ft	2/20/12/20/19/20/20/20/20/20/20/20/20/20/20/20/20/20/		v⊏ og ft	21-1900/00/00/00/00/00/00/00/00/00/00/00/00/		400 40 caf	011320003025 010200030000000000000000
	Ψ 54.IL		.			00 DOM 7		193.12 sq.ft.	
Data Source(s)		LVRMLS#22172		LVRMLS#					19;DOM 42
Verification Source(s)		Doc#202009040		Doc#2020				202008310	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIP	TION	+(-) \$ Adjustment		SCRIPTION	+ (-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth			ArmL	.th	
Concessions		Conv;0		Conv;0			Conv	v;0	
Date of Sale/Time		s09/20;c08/20		s09/20;c08	3/20		s08/2	20;c08/20	
Location	B;Gated;Res	B;Gated;Res		N;Res;		+10,000	B;Ga	ted;Res	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simpl	e			Simple	
Site	7841 sf	7841 sf		10454 sf		-8,000			
View	N;Res;	N;Res;		N;Res;		-,	N;Re		
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranc	h			Ranch	
Quality of Construction	Q4	Q4		Q4	11		Q4	Kanon	
Actual Age	19	20	_	20		0			2.00
			· · · · · ·			U	13		-3,00
Condition	C3	C3		C3	T		C3	n. n.	
Above Grade	Total Bdrms. Baths			Total Bdrms	_			Bdrms. Baths	
Room Count	6 4 2.0	6 4 2.0		6 3	2.0	0	_	3 3.0	-5,000
Gross Living Area	1,912 sq .ft.	1,933 sq .ft.	. 0	1,75	4 sq.ft.	+12,000		2,136 sq. ft.	-17,00
Basement & Finished	0sf	0sf		0sf			0sf		1
Rooms Below Grade	<u> </u>								<u> </u>
Functional Utility	Average	Average		Average			Aver	age	
Heating/Cooling	FAU/Central	FAU/Central		FAU/Centi	ral			Central	
Energy Efficient Items	None	None	1	None			None		1
Garage/Carport	3ga3dw	3ga3dw		2ga2dw		+7,000			1
Porch/Patio/Deck						+7,000			E 00
	Pch/CPt-Large	Pch/CPt-Large		Pch/CPt-L				CPt/Dk	-5,00
Landscaping		FrLs & RrLs-Gd		FrLs & Rrl				& RrLs-Gd	
Pool/Spa/Outdoor Kit	Ing Pl&Spa	Ing Pl&AbvSpa		Ing Pl&Sp				oorKit/BBQ	+20,00
Upgrading/Remodeling	Average	Remodel-Gd	-	Remodel-\		-40,000	_		<u> </u>
Net Adjustment (Total)		<u> </u> + 🛛 -	\$ -25,000		<u>X</u>	\$ -19,000		+ 🛛 -	\$ -10,000
Adjusted Sale Price		Net Adj. 5.8 %		Net Adj.	4.8 %		Net Ad		1
of Comparables		Gross Adj. 8.2 %	\$ 404.000	Gross Adj.	19.3 %	\$ 381,000	Gross	Adj. 12.1 %	\$ 402,500
Data Source(s) County Re	cords/CoreLogic		ubject property for the th						
	not reveal any prior sale cords/CoreLogic	is or transfers of the co	omparable sales for the	year pnor to the	e date of	sale of the comparable	sale.		
Report the results of the research		r sale or transfer histor	v of the subject property	and compared	ole saler	(report additional prior	sales o	n page 3)	
ITEM		UBJECT	COMPARABLE S			COMPARABLE SALE #2			RABLE SALE #3
I I EIVI	<u></u>	JUNEVI	OUMPARABLE S	nll # I	Η,	OWIT AINADLE SALE #2		UUWIPA	INADLE OALE #3
	1								
Date of Prior Sale/Transfer		-			1				
Date of Prior Sale/Transfer Price of Prior Sale/Transfer					_				
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	County Reco	ords/CoreLogic	County Records/0	CoreLogic	Coun	ty Records/CoreL	ogic	County Re	cords/CoreLogic
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	10/14/2020		10/14/2020		10/14	/2020		10/14/2020)
Date of Prior Sale/Transfer Price of Prior Sale/Transfer	10/14/2020		10/14/2020		10/14	ty Records/CoreL /2020 ne subject propert		10/14/2020)
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	10/14/2020		10/14/2020		10/14	/2020		10/14/2020)
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi	10/14/2020 story of the subject pro	pperty and comparable	10/14/2020		10/14	/2020		10/14/2020)
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	10/14/2020 story of the subject pro	pperty and comparable	10/14/2020		10/14	/2020		10/14/2020)
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi	10/14/2020 story of the subject pro	pperty and comparable	10/14/2020		10/14	/2020		10/14/2020)
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi	10/14/2020 story of the subject pro	pperty and comparable	10/14/2020		10/14	/2020		10/14/2020)
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi None of the comparables	10/14/2020 story of the subject pro sold within the las	operty and comparable s	10/14/2020 sales No	sales histo	10/14 ry for ti	/2020 ne subject properl	y with	10/14/2020 nin the past) three years.
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi None of the comparables Summary of Sales Comparison Ap	10/14/2020 story of the subject pro sold within the las	operty and comparable s st 12 months.	10/14/2020 sales No	sales histor	10/14 ry for ti	/2020 ne subject propert	y with	10/14/2020 nin the past	three years.
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0579385562 **File#** OCT1620

	FEATURE	SUBJECT	COMPARAB	LE SALE # 4	COM	IPARABI	E SALE # 5		COMPARABI	LE SALE # 6
	Address 5900 Negril Ave		5414 Basset Ho	und Ave	6020 Resc	ort Rido	ge St	7017	Red Tide D)r
	Las Vegas, NV 8	9130-7270	Las Vegas, NV 8	39131-2745	Las Vegas	, NV 8	9130-7088			9131-1018
	Proximity to Subject		1.42 miles NE		0.30 miles	SE		1.27	miles NE	
	Sale Price	\$		\$ 395,000			\$ 379,000			\$ 390,000
	Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 204.24 sq.ft.		\$ 175.9	5 sq.ft.		\$:	200.31 sq.ft.	
	Data Source(s)		LVRMLS#22167	97;DOM 6	LVRMLS#2	22269	74;DOM 42	LVRI	MLS#22327	99;DOM 23
	Verification Source(s)		Doc#202009180	001036	No Doc#/L	isting		No D	oc#/Listing	
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT	TION	+(-) \$ Adjustment	DE	SCRIPTION	+ (-) \$ Adjustment
	Sales or Financing		ArmLth		Listing			Listin	g	
	Concessions		Conv;0					Conv	0;	
	Date of Sale/Time		s09/20;c08/20		Active		-2,000	c10/2	20	-2,000
_	Location	B;Gated;Res	B;Gated;Res		B;Gated;R	es		B;Ga	ted;Res	
Ş	Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	е		Fee S	Simple	
ROACH	Site	7841 sf	10019 sf	-6,500	7841 sf			7841	sf	
ᆸ	View	N;Res;	N;Res;		N;Res;			N;Re	s;	
۷N	Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch	h		DT1;	Ranch	
<u>80</u>	Quality of Construction	Q4	Q4		Q4			Q4		
格	Actual Age	19	19		20		0	17		0
Ž	Condition	C3	C3		C3			СЗ		
ဗ	Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.			Total	Bdrms. Baths	
ß	Room Count	6 4 2.0	5 3 2.1	-3,000	8 4	2.0	0	6	4 2.0	
苳	Gross Living Area	1,912 sq. ft.	1,934 sq.ft.	0	2,154	4 sq.ft.	-18,000		1,947 sq.ft.	0
Í	Basement & Finished	0sf	0sf		0sf			0sf		
	Rooms Below Grade									
	Functional Utility	Average	Average		Average			Avera		
	Heating/Cooling	FAU/Central	FAU/Central		FAU/Centr	al			Central	
	Energy Efficient Items	None	None		None			None		
	Garage/Carport	3ga3dw	3ga3dw		3ga3dw			3ga3		
	Porch/Patio/Deck	Pch/CPt-Large	Pch/CPt-Large		Pch/CPt-La				CPt-Large	
	Landscaping	FrLs & RrLs-Gd			Fr & Rr-Av	'g			Rr-Avg	+3,000
	Pool/Spa/Outdoor Kit	Ing Pl&Spa	Ing Pl&Spa		None		+35,000			+35,000
	Upgrading/Remodeling	Average	PrtlRemodl		PrtlRemod	J			emodl	-10,000
	Net Adjustment (Total)		□ + □ -	\$ -19,500	X + [\$ 18,000	_		\$ 26,000
	Adjusted Sale Price		Net Adj. 4.9 %		Net Adj.	4.7%	* 007.000	Net Ad		l.
	of Comparables Report the results of the research a	and analysis of the ards	Gross Adj. 4.9 %		Gross Agj.	15.3 %	\$ 397,000			\$ 416,000
	TEM		IBJECT	COMPARABLE SA			OMPARABLE SALE #			RABLE SALE # 6
	Date of Prior Sale/Transfer	J.	IDULUT	COMI ANADEL DA	LL # 4	, v	OWII ANADEL OALL #	<u> </u>	QOWII AI	INDEL SALL # 0
	Price of Prior Sale/Transfer									
⋩	Data Source(s)	County Reco	ords/CoreLogic	County Records/C	orel ogic	Coun	ty Records/CoreL	oaic	County Re	cords/CoreLogic
얼	Effective Date of Data Source(s)	10/14/2020		10/14/2020	JOICEOGIO	10/14		ogio	10/14/2020	
E HISTOR)	Analysis of prior sale or transfer hi				page 2.	10/11	72020		110/11/2020	,
SALE			•		1					
Ś										
	Analysis/Comments This re	port is not comple	ete without the att	ached 3 page nar	rative adde	ndum.				
	LAS VEGAS DATA									
	Las Vegas has a base eco	onomy of tourism.	Over 40% of em	ployment for the L	as Vegas V	/alley i	s comprised of er	nployr	ment within	the service
	sector which includes the	tourism industry:	hotel, gaming and	d recreation. Other	r employme	ent incl	udes the military	at Nel	lis Air Force	Base, the
	Nevada Test Site, several									a community of
	the size and population of									
	More than 72% of all Neva									
	estimated population of 2.								-	
	Census and covering the					onavii	us" known as C	-עועט	19, Clark C	ounty
'n	reported an unemploym	ent rate of 15.4%	as or the monti	<u>ı ena oı Augusı,</u>	2020.					
ENTS			- ADC							
	HOUSING MADIZET OVE	D THE LACT OV	=ARS		in the regio	dontial	raal aatata marka	t Ero	m 2012 to 2	0019 prices
ΗМ	HOUSING MARKET OVE				in the resid	Jenuai	real estate marke	et. Fro	m 2012 to 2	to ro, prices
OMME	Coming out of the US rece	ession after 2012,	Las Vegas expe		orostine		tive medeat for he	th no	u homoo or	ad recele
/ COMME	Coming out of the US rece went up approximately 5%	ession after 2012, per year. During	Las Vegas expe this time, interes	t rates remained le		g an ad				
SIS / COMIN	Coming out of the US rece went up approximately 5% properties. Since mid 2018	ession after 2012, per year. During 3, prices have beg	Las Vegas expe this time, interes gun to level with r	t rates remained le new home sales ex	periencing	gan ao the gr	eatest effect of ar	n over	all stabilize	d market;
SIS / COMIN	Coming out of the US rece went up approximately 5% properties. Since mid 2018 however, each sub-marke	ession after 2012, per year. During 8, prices have beg t should be thoro	Las Vegas expe this time, interes gun to level with r ughly examined for	t rates remained le new home sales ex	periencing	gan ao the gr	eatest effect of ar	n over	all stabilize	d market;
SIS / COMIN	Coming out of the US rece went up approximately 5% properties. Since mid 2018	ession after 2012, per year. During 8, prices have beg t should be thoro	Las Vegas expe this time, interes gun to level with r ughly examined for	t rates remained le new home sales ex	periencing	gan ao the gr	eatest effect of ar	n over	all stabilize	d market;
ANALYSIS / COMMEI	Coming out of the US rece went up approximately 5% properties. Since mid 2018 however, each sub-marke	ession after 2012, per year. During 8, prices have beg t should be thoro	Las Vegas expe this time, interes gun to level with r ughly examined for	t rates remained le new home sales ex	periencing	gan ao the gr	eatest effect of ar	n over	all stabilize	d market;
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SIS / COMIN	Coming out of the US rece went up approximately 5% properties. Since mid 2018 however, each sub-marke	ession after 2012, per year. During 8, prices have beg t should be thoro	Las Vegas expe this time, interes gun to level with r ughly examined for	t rates remained le new home sales ex	periencing	gan ao the gr	eatest effect of ar	n over	all stabilize	d market;
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SIS/COMIN	Coming out of the US rece went up approximately 5% properties. Since mid 2018 however, each sub-marke	ession after 2012, per year. During 8, prices have beg t should be thoro	Las Vegas expe this time, interes gun to level with r ughly examined for	t rates remained le new home sales ex	periencing	gan ao the gr	eatest effect of ar	n over	all stabilize	d market;
SIS/COMIN	Coming out of the US rece went up approximately 5% properties. Since mid 2018 however, each sub-marke	ession after 2012, per year. During 8, prices have beg t should be thoro	Las Vegas expe this time, interes gun to level with r ughly examined for	t rates remained le new home sales ex	periencing	gan ao the gr	eatest effect of ar	n over	all stabilize	d market;
SIS / COMIN	Coming out of the US rece went up approximately 5% properties. Since mid 2018 however, each sub-marke	ession after 2012, per year. During 8, prices have beg t should be thoro	Las Vegas expe this time, interes gun to level with r ughly examined for	t rates remained le new home sales ex	periencing	gan ao the gr	eatest effect of ar	n over	all stabilize	d market;
SIS/COMIN	Coming out of the US rece went up approximately 5% properties. Since mid 2018 however, each sub-marke	ession after 2012, per year. During 8, prices have beg t should be thoro	Las Vegas expe this time, interes gun to level with r ughly examined for	t rates remained le new home sales ex	periencing	gan ao the gr	eatest effect of ar	n over	all stabilize	d market;
SIS/COMIN	Coming out of the US rece went up approximately 5% properties. Since mid 2018 however, each sub-marke	ession after 2012, per year. During 8, prices have beg t should be thoro	Las Vegas expe this time, interes gun to level with r ughly examined for	t rates remained le new home sales ex	periencing	gan ao the gr	eatest effect of ar	n over	all stabilize	d market;

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Uniform Residential Appraisal Report

0579385562 **File#** OCT1620

SUBJECT IMPROVEMENTS		
The subject property is a single-story, frame/stucco, concrete tile roof home	ne, with 1,912 sq ft GLA and 3 car attached garage. Exterior sl	nows a
covered porch, front and rear landscaping, covered patio, and swimming p		
kitchen countertops, stainless steel appliances, window treatments, ceiling		
include a refrigerator, gas range, microwave, dishwasher, and washer/dry		
subject is being appraised in good condition with upgraded features. The streeords show.	subject property measured 1,912 sq it, 55 sq it smaller than co	burity
redords show.		
UTILITIES, SMOKE DETECTORS, AND WATER HEATER STRAPS		
Smoke detectors were noted during the inspection, carbon monoxide dete	ctors are not required in Nevada. The water heater shows req	uired
seismic straps. All utilities were on at the time of inspection.		
SUBJECT DEVELOPMENT AND NEIGHBORHOOD	D D II 4 1 4 2000 0004 TI 1 4 1 4 1	
The subject property is found within the Paradise Falls development, built		
207 sites and homeowners pay an HOA fee of \$63 per month for maintena and management fees.The subject neighborhood contains a variety of sim		
and management fees. I he subject neighborhood contains a variety of sim the homes are going through a period of revitalization, where homes are b		
within the subject neighborhood boundaries were noted to have been well		
neighborhood, 3 master planned communities are found: North Valley Vist		
master planned community (MPC) typically sell for more than homes not be	ocated within an MPC. The homes found within the subject	
neighborhood are not subjected to master planned community fees and Hoarea.	OA fees appear similar for developments found within the neig	hborhood
area.		

****** REPORT REVISION ***** This report was revised on 10/28/2020 at 2:23pm. All other reports submit	led and signed prior to the stated date and time are no longer	valid Δ
requested Appraiser Declaration form was added to the report	to the stated date and time are no longer	valiu. A
requested Approximent Bestation form that added to the report		
	(not required by Fannie Mae)	
Provide adequate information for the lender/client to replicate the below cost figures and calculation	is.	
Provide adequate information for the lender/client to replicate the below cost figures and calculation Support for the opinion of site value (summary of comparable land sales or other methods for esti	ns. The extraction method was used to de	
Provide adequate information for the lender/client to replicate the below cost figures and calculation Support for the opinion of site value (summary of comparable land sales or other methods for esting values as there is no available sales data for subdivided tract lots. The Sales data for subdivided tract lots.	ns. mating site value) The extraction method was used to de les Comparison Approach is the primary and most reliable/acc	
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Freddie Mac Form 70 March 2005

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Supplemental Addendum

File	No.	OCT	1620

Borrower	Hexum, Melissa J & Arsaga, Pet	ter		
Property Address	5900 Negril Ave			
City	Las Vegas	County Clark	State N∨	Zip Code 89130-7270
Lender/Client	Shellpoint Mortgage Servicing			

SCOPE OF THE APPRAISAL

This addendum is part of the Appraisal Report performed on the referenced property. This appraisal report is prepared under Standards 1 and 2 of USPAP and the Appraiser Certification contained within this report.

TYPE OF REPORT

This is an Appraisal Report, which is intended to comply with the reporting requirements set forth under Standards Rule 2-2 (a) of the Uniform Standards of Professional Appraisal Practice (USPAP) for an Appraisal Report. As such, it presents sufficient discussion of the data, reasoning and analysis used in the appraisal process to develop the appraiser's opinion of market value. Supporting documentation concerning the data, reasoning and analysis is retained in the appraiser's files. The property rights appraised are Fee Simple Estate. Fee Simple Estate is defined as other interest or estate subject only to the limitations imposed by governmental powers of taxation, eminent domain, police power, and escheat.

INTENDED USE(R)

This Appraisal Report is intended specifically for use by the Lender/Client (Shellpoint Mortgage Servicing) for lending decisions regarding mortgage collateral purposes, market value, and loan servicing. The intended user of this appraisal report is the lender/client or their assigns. The appraiser has not identified any purchaser, borrower, or seller as an intended user of this appraisal and no such party should use or rely on this appraisal for any purpose. Such parties are advised to obtain an appraisal from a qualified appraiser of their own choosing if they require an appraisal for their own use. This appraisal report should not serve as the basis for any property purchase decision or any appraisal contingency in a purchase agreement regarding the property.

The purpose of this appraisal is to estimate the market value, as defined in the attached certification under "Definition of Market Value" for use in this 1004 UAD Report, of the subject property as of the effective date of the appraisal.

CONDITIONS OF APPRAISAL

The appraisal process involves the interior and exterior inspection of the subject property by the appraiser. In addition, the appraiser gathers, analyzes and confirms applicable market data information using in-house files, multiple listing services, real estate salespeople, local government records and other sources relevant to this appraisal assignment.

The appraiser then applies the data gathered to the Cost Approach, The Sales Comparison Approach, and the Income Approach contained within the report. If applicable, after the three approaches have been completed, a final reconciliation and estimate of value is made based upon the three approaches.

Any exclusion of these three approaches to value is further addressed in this addendum. All extraordinary assumptions and hypothetical conditions that may have affected the assignment results have been reported.

SALES COMPARISON APPROACH

This sub market was searched extensively, and the comparable sales selected are considered the most similar to subject in the current time frame. All of the comparable sales are from within the same general area. All line item adjustments are market extracted and represent what informed purchasers are willing to pay for these items. A variety of methods may be employed to calculate accurate market extracted line item adjustments. A combination of matched pair sales analysis (using data sets with statistical filtering and multiple extraction strategies) and/or multiple regression analysis was used. In rare cases where no market extraction is possible, adjustments are derived from the cost new of the item, less all forms of depreciation. No value has been assigned to any personal property or any fixture not permanently attached.

The gross living area, site size, and room counts for the subject and comparables may differ from those figures indicated by county records. The appraiser has utilized figures indicated either from the Multiple Listing Service, county records, or the appraiser's files and/or measurements, which may indicate a different figure than those indicated by other recording agencies. The calculations used in this report are considered to be the most reliable and accurate. This appraiser uses software requiring password security in regard to photographs and digital signatures which is in compliance with USPAP.

COST APPROACH

The Cost Approach has been attempted by the appraiser as an analysis to support their opinion of the property's market value. Use of this data, in whole or in part, for other purposes is not intended by the appraiser. Nothing set forth in the appraisal should be relied upon for the purpose of determining the amount or type of insurance coverage to be placed on the subject property. The appraiser assumes no liability for and does not guarantee that any insurable value estimate inferred from this report will result in the subject property being fully insured for any loss that may be sustained. The appraiser recommends that an insurance professional should be consulted. Further, the Cost Approach may not be a reliable indication of replacement or reproduction cost for any date other than the effective date of this appraisal due to changing costs of labor and materials and due to changing business codes and governmental regulations and requirements.

The primary drawback of the Cost Approach as it relates to residential dwellings is the difficulty in estimating total economic (useful) life and total depreciation from all sources: i.e., physical, functional, and external. Functional depreciation can either be a deficiency or a superadequacy, and either can be curable or incurable. External obsolescence is determined by paired sales analysis to measure the market reaction to locational problems. Physical depreciation reflects the effective age of the overall structure in relationship to its total useful life. The effective age may or may not be similar to the structure's actual age due to the level of maintenance and repair. Extraction method was used to determine site value as there is no available sales data for subdivided tract lots. Subjects remaining economic life is estimated at 55 years. After extracting the value for the improvements, the site value for the subject property is determined to be \$60,000.

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Supplemental Addendum

File No. OCT 1620	File	No.	OC.	Γ1	62	ĺ
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Borrower	Hexum, Melissa J & Arsaga, Pete	er		
Property Address	5900 Negril Ave	·	·	·
City	Las Vegas	County Clark	State NV	Zip Code 89130-7270
Lender/Client	Shellpoint Mortgage Servicing	·		

INCOME APPROACH

Although a tenant currently occupies the subject property, the Income Approach was not developed for this report as it was not requested by the client. In addition, the income approach it is not an accurate indicator of value in this market where single family homes are typically owner-occupied. The sales approach produces the most credible results.

RECONCILIATION CONTINUED FROM PAGE 2.

The Sales Comparison Approach adequately supports value for the subject property, as there is enough sales data to develop a reliable opinion of value.

APPRAISAL INSPECTION

Appraisals are no guarantee that the property is free from defects. The appraiser is not qualified to inspect in depth the construction of the home, plumbing, electrical, or other components and features. The appraiser's inspection is limited to a visual inspection of the property and to report only what is readily observed during the inspection.

HIGHEST AND BEST USE

The subject's use as a single family residence is legally permissible based on zoning; no interim uses or subdivisions noted. In addition, the site size, shape and land-to-building ratio allow for the present structure and indicate a good utilization of the improvements. Based on current market conditions and surrounding properties, the existing structure as a single family residence is financially feasible and is maximally productive in use. The highest and best use, as if vacant, would be to construct a single family residence.

LAND USE

As noted on the front page of this report, there is a 30% land use marked as "other." This land is a combination of vacant property and either parks, recreational areas, or vacant land available for building. There is no buyer resistance noted.

PRIOR APPRAISAL

This appraiser has not performed any services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this appraisal.

FDI FORMAT

The appraisal report was prepared in electronic data interchange (EDI) format. The report can be transported electronically by EDI or PDF procedures. The digital signature that is placed on the appropriate pages of the appraisal complies with all federal and state laws and is a true representation of the appraiser's signature that conducted and signed the appraisal report.

MARKET AREA

The subject is located in the Northern portion of the City of Las Vegas. It is an area in which similar size/age homes are found to have good market acceptance. All employment centers, schools, public transportation, medical facilities, worship sites, and shopping facilities are within expected proximity. The subject property conforms well to other homes in the area.

UNIFORM APPRAISAL DATASET

The appraiser has prepared this appraisal in full compliance with the Uniform Appraisal Dataset, a component of the Uniform Mortgage Data Program, as jointly established by Fannie Mae and Freddie Mac, under the direction of the Federal Housing Finance Agency.

UNIFORM APPRAISAL DATASET CLARIFICATION

The UAD allows for specific type fonts, abbreviations, and numerical values to be entered in certain areas of the form. In some cases, the information entered by the appraiser contradicts information available through available data sources. The appraiser has relied upon either the inspection or most accurate data sources available to populate the report; however, some clarification of those responses is required.

Clarification of the UAD responses is as follows:

- 1. All numbers in the report are required by UAD to be rounded to whole numbers.
- 2. All ages are in years
- 3. In some cases, the site dimensions noted in County Records do not match the total site square footage indicated in county records. Because the appraiser did not have access to surveys or title reports for the comparable properties, the square footages for the sites for all the comparable sales and listings taken from public records and/or MLS and may be approximate, unless otherwise noted.
- 4. Bathroom counts in the 1004 form are representations of the actual count. Example: 2 full bathrooms and 1 half bathroom is represented as 2.1.
- 5. Quality of construction and condition of the subject and comparable sales are categorized by preset definitions and ratings. The actual quality of construction and condition of the subject property and all the comparables may not be accurately reflected by these preset definitions. In these instances, the rating that was closest in describing the quality of construction and condition of the subject property and/or the comparable sales was chosen for use in the 1004 form and further clarification, if necessary, was included in the narrative section of the report. For this reason, there are cases when an adjustment is supported for properties that share the same condition or quality of construction rating. See UAD Definitions Addendum.
- 6. The indicated market value opinion does not include any value attributed to personal property, equipment items or unattached fixtures (chattel). Garages, carports and driveways of the subject and comparable sales are categorized by preset definitions and categories. The actual number and type of garages, carports and driveways of the subject property and all the comparable properties may not be accurately reflected by these preset categories. An example would be a 3-car tandem garage (not a preset option) vs. a standard 3-car garage. In these instances, the category that was closest to describing the garages, carports, and driveways of the subject property and/or the comparable sales was chosen for the use in the 1004 form, and further

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Supplemental Addendum

File No.	OCT1	620
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Borrower	Hexum, Melissa J & Arsaga, Pete	er		
Property Address	5900 Negril Ave	·	·	·
City	Las Vegas	County Clark	State NV	Zip Code 89130-7270
Lender/Client	Shellpoint Mortgage Servicing	·		

clarification, if necessary, was included in the narrative section of the report.

TAXES

The real estate taxes appear to be reasonable and equitably assessed in relation to the surrounding properties. According to the Clark County Treasurer's Office, as of the effective date of this appraisal, the real estate taxes were current for the subject property. According to the Clark County assessor website, the approximate 2021 real estate taxes for the subject property are \$2,838.

USPAP COMPETENCY PROVISION

The signer of this report has the knowledge and experience to complete this appraisal assignment. The signer has completed hundreds of valuation assignments of similar residential properties in Clark County, NV. This report intends to conform to the Uniform Standards of Professional Appraisal Practice (USPAP) as promulgated by the Appraisal Standards Board of the Appraisal Foundation.

PREDOMINANT VALUE

The value of the subject exceeds the predominant value for the neighborhood. This is typical and generally accepted in this neighborhood, which is primarily made up of smaller, older homes. The subject property competes well in this market and it is not considered an over-improvement. In addition, the value of the subject property is well below pricing in the high end of the neighborhood.

MC REPORT

The attached MC report was performed in connection with data supplied by the Las Vegas REALTORS Association, Inc. MLS system. The majority of new sales are not included in the data set because they are not listed, and specific information regarding new sales is not readily available. Because of this, the MC report cannot be guaranteed to accurately represent the new home market and should be considered only as it pertains to the available information/data found in MLS.

LINE ITEM ADJUSTMENTS

Comparable 1 is a similar sized home, found within the subject development, purchased with conventional financing in the last 30 days. MLS indicates 11 DOM. This home is inferior to the subject for the above ground spa; superior for good remodeling.

Comparable 2 is a smaller home purchased with conventional financing in the last 30 days. MLS indicates 7 DOM. This home is inferior to the subject for the gated community, gross living area, and 2 car garage; superior to the subject for the site size and very good remodel.

Comparable 3 is a larger home purchased with conventional financing in the last 60 days. MLS indicates 42 DOM. This home is superior to the subject for age, bathroom count, gross living area, and patio decking. Comparable 4 has a fully custom built-in BBQ, built-in sink, with floating chairs. The BBQ shows as an inferior feature to the pool, as in-ground pools require more soft costs (i.e. permits), labor, and materials. In addition, this comparable did not have a pool.

Comparable 4 is a similar sized home purchased with conventional financing in the last 30 days. MLS indicates 6 DOM. This home is superior to the subject for the site size, bathroom count, and partial remodel. Although found over a mile away from the subject, this home is found within the neighborhood boundaries and appeals to buyers of the same sub-market segment.

Comparable 5 is a larger active listed sale, found within the subject development. MLS indicates 42 DOM. A list-to-sale adjustment was employed. This home is inferior to the subject for average landscaping and in-ground swimming pool; superior to the subject for the gross living area.

Comparable 6 is a similar size listed sale, contracted in the last 2 weeks. MLS indicates 23 DOM. A list-to-sale adjustment was employed. This home is inferior to the subject for average landscaping and in-ground swimming pool; superior to the subject for partial remodeling. Although found over a mile away from the subject, this home is found within the neighborhood boundaries and appeals to buyers of the same sub-market segment.

FINAL RECONCILIATION

The subject property is found within the Paradise Falls development, built by D.R. Horton between 2000-2001. The development has a total of 207 sites and homeowners pay an HOA fee of \$63 per month for maintenance of the streets, gated community, community park, common areas, and management fees. The subject neighborhood contains a variety of similar developments established between the years 2000-2010. Many of the homes are going through revitalization, where homes are being updated and remodeled. Upon drive-by inspection, homes found within the subject neighborhood boundaries were noted have been well maintained. In addition, to the North, Northeast, and East of the subject neighborhood, 3 master planned communities are found: North Valley Vista by D.R. Horton, Aliante, and Tule Springs. Homes found within a master planned community (MPC) typically sell for more than homes not located within an MPC. The homes found within the subject neighborhood are not subjected to master planned community fees and HOA fees appear similar for developments found within the neighborhood area.

On an adjusted basis the indicated sales price range from a low of \$375,500 to a high of \$416,000. Based on the analysis of the marketplace, the data and application of prudent appraisal technique and methodology the appraised value of the subject property is \$404,000. This equates to a price of \$211.30 per sq ft. The price per sq ft falls within the indicated range of the comparable sales and is an accurate indicator of value when compared to similar sized sales in the area. After all adjustments are made a reasonable range of indicated values is found. None of the sales stands well alone as an indicator of value, but collectively they support each other and the value conclusion. All comparable adjustments fall within recommended guidelines. Gross and net adjustments attest to the comparability of the sales.

0579385562 File# OCT1620

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such Individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Giano J Saumat /	Name
Company Name GJS Appraisal Services	Company Name
Company Address 200 Hoover Ave Unit 1205	Company Address
Las Vegas, NV 89101	
Telephone Number (702) 510-3840	Telephone Number
Email Address gisappraisals@gmail.com	Email Address
Date of Signature and Report 10/28/2020	Date of Signature
Effective Date of Appraisal 10/14/2020	State Certification #
State Certification # A.0208201-CR	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State NV	
Expiration Date of Certification or License 08/31/2022	SUBJECT PROPERTY
ADDRESS OF BRODERY ARREST	☐ Did not inspect subject property
ADDRESS OF PROPERTY APPRAISED	Did inspect exterior of subject property from street
5900 Negril Ave	Date of Inspection
Las Vegas, NV 89130-7270	Did inspect interior and exterior of subject property
APPRAISED VALUE OF SUBJECT PROPERTY \$ 404,000	Date of Inspection
LENDER/CLIENT	
Name Clear Capital	COMPARABLE SALES
Company Name Shellpoint Mortgage Servicing	OOM ANDEE CALEC
Company Address 55 Beattie Place, Suite 300, Greenville, SC	Did not inspect exterior of comparable sales from street
29601	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

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Market Conditions Addendum to the Appraisal Report

		ata understanding of the m	arket trends and conditions p	revale	ent in the sub	iect			
The purpose of this addendum is to provide the lender/cl		-				,,,,,			
neighborhood. This is a required addendum for all apprai Property Address 5900 Negril Ave	isai reports with an effectiv	City Las Vega		Sta	ate N∨	71	P Code 891	30-	7270
Borrower Hexum, Melissa J & Arsaga, Pet	er	uny Las vega	15	- Ou	ato 140		1 0000 091	30-	1210
Instructions: The appraiser must use the information req		asis for his/her conclusion	s, and must provide support	for th	ose conclusio	ons, I	regarding		
housing trends and overall market conditions as reported	-		• •						
it is available and reliable and must provide analysis as in									
explanation. It is recognized that not all data sources will in the analysis. If data sources provide the required infor	· ·	•							
average. Sales and listings must be properties that comp	_		·	_					
subject property. The appraiser must explain any anomal				,		,			
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	\Box		_	rerall Trend		
Total # of Comparable Sales (Settled)	7	4	8	坦	Increasing	=	Stable		Declining
Absorption Rate (Total Sales/Months)	1.17	1.33	2.67		Increasing	X	Stable	Ш	Declining
Total # of Comparable Active Listings Months of Housing Supply (Total Listings/Ab.Rate)	Unavailable Unavailable	Unavailable Unavailable	6 2.2		Declining Declining	Н	Stable Stable		Increasing Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Gurrent – 3 Months	80.000		0\	/erall Trend		nio.e santig
Median Comparable Sale Price	\$379,900	\$372,500	\$397,500		Increasing	X	Stable		Declining
Median Comparable Sales Days on Market	8	17	13		Declining	-	Stable		Increasing
Median Comparable List Price	Unavailable	Unavailable	394,950	H	Increasing		Stable	-	Declining
Median Comparable Listings Days on Market Median Sale Price as % of List Price	Unavailable 100.00%	Unavailable 98.67%	41		Declining Increasing		Stable Stable	H	Increasing Declining
Seller-(developer, builder, etc.)paid financial assistance p			99.58%	╫	Declining	=	Stable	H	Increasing
Explain in detail the seller concessions trends for the pas			n 3% to 5%, increasing use of	f buyo		_			
fees, options, etc.). The Las Vegas REAL1			-			-		rea	
between 10/14/2019 and 10/14/2020 conta	ained seller concess	ions. Concessions	ranged between \$1,00	00 ar	nd \$9,000,	an	d the med	lian	
concession was \$5,000. For 7-12 months						of 4	transaction	ons	
(50.0%) had concessions. For the 3 month	ns prior to the effecti	ve date, 2 of 8 trans	actions (25.0%) had o	once	essions.				
Are foreclosure sales (REO sales) a factor in the market	Yes 🔀 N	o If yes, explain (include	ling the trends in listings and	sales	of foreclosed	pro	perties).		
The data used in the grid above does not i						_		ne re	eported
transactions. However, this is not a manda	· · · · · · · · · · · · · · · · · · ·		· ·						
beyond the scope of this assignment to co									
beyond the scope of this assignment to co			· · · · · · · · · · · · · · · · · · ·						
Cite data sources for above information. The M	larket Conditions Ad	ldenda was complet	ed with data from Las	Veg	as REALT	ГОБ	RS Associa	atio	n, Inc.
	larket Conditions Ad	ldenda was complet	ed with data from Las	Veg	as REALT	TOF	RS Associa	atio	n, Inc.
Cite data sources for above information. The M								atio	n, Inc.
Cite data sources for above information. The MMLS with an effective date of 10/14/2020.	nclusions in the Neighborh	nood section of the apprais	al report form. If you used an	y add	litional inform	ation		atio	n, Inc.
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Freddie Mac Form 71 March 2009

rrower	Hexum, Melissa J & Arsaga, Peter	File No. OCT1620
perty Address	5900 Negril Ave Las Vegas Co	ounty Clark State NV Zip Code 89130-7270
er/Client	Shellpoint Mortgage Servicing	1011y Clark 01010 09130-7210
PPRAI	SAL AND REPORT IDENTIFICATIO	N
This Repor	t is <u>one</u> of the following types:	
Apprais	al Report (A written report prepared under Standards F	Rule 2-2(a) , pursuant to the Scope of Work, as disclosed elsewhere in this report.)
Restrict Apprais	ted (A written report prepared under Standards F al Report restricted to the stated intended use by the sp	
omme	nts on Standards Rule 2-3	
	the best of my knowledge and belief:	
The reported a		ted assumptions and limiting conditions and are my personal, impartial, and unbiased professional
Unless otherw		perty that is the subject of this report and no personal interest with respect to the parties involved. any other capacity, regarding the property that is the subject of this report within the three-year
	tely preceding acceptance of this assignment.	i any outer capacity, regarding the property that is the subject of this report within the univergeal
	s with respect to the property that is the subject of this report or the ent in this assignment was not contingent upon developing or rep	•
		evelopment or reporting of a predetermined value or direction in value that favors the cause of the
		e occurrence of a subsequent event directly related to the intended use of this appraisal.
	opinions, and conclusions were developed, and this report has be t the time this report was prepared.	een prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that
	vise indicated, I have made a personal inspection of the property t	· · · · · · · · · · · · · · · · · · ·
	vise indicated, no one provided significant real property appraisal a ding significant real property appraisal assistance is stated elsewhe	assistance to the person(s) signing this certification (if there are exceptions, the name of each
Triddui provid	any dyninosite rose property appraisal sections to teace of the	oralli cita ropurg.
ly Opinion of studying dividuals keep to be to b	of Reasonable Exposure Time for the subject property sales of similar comparable residential properties wi nowledgeable of current neighborhood trends in the	ith value ranges as identified in the subject submarket, and discussions with subject area, this appraiser feels that the exposure time for the subject eighborhood section of this appraisal report. A reasonable exposure time for
ie subject p	property is estimated to be 90 days when priced to the	ie iliaiket.
* ~ ma ma ~ !	nto on Americal and Danart Ida	ntification
	nts on Appraisal and Report Ide ISPAP-related issues requiring disclosure and a	
RIOR APP		any otato manattoa roquiromento.
		or in any other capacity, regarding the property that is the subject of this
port within	the three-year period immediately preceding accept	tance of this appraisal.
or this appr	raisal report the total compensation paid to the appra	aiser is \$400.00, and the total compensation retained by Clear Capital
\$135.00.		
PPRAISER	ti (1)	SUPERVISORY or CO-APPRAISER (if applicable):
anature:	AA	Signature
gnature: me: Giano	o J Saumat	Signature: Name:
	n#: A.0208201-CR	State Certification #:
State License		or State License #:
	Expiration Date of Certification or License: <u>08/31/2022</u> e and Report: 10/28/2020	State: Expiration Date of Certification or License: Date of Signature:
fective Date of		Date of digitation
spection of Sul	bject: None Interior and Exterior Exterior-Or	
ate of Inspectio	on (if applicable): 10/14/2020	Date of Inspection (if applicable):

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements

Quality Ratings and Definitions

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

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UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

04

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Ω5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

0e

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

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UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
Α	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
Cook	Contracted Date	Date of Sale/Time
Cash Comm	Cash	Sale or Financing Concessions Location
Conv	Commercial Influence Conventional	Sale or Financing Concessions
	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City View Skyline View City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions Basement & Finished Rooms Below Grade
rr RT	Recreational (Rec) Room Row or Townhouse	
	Settlement Date	Design (Style) Date of Sale/Time
SD SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
Firs Apps CT's	Flooring Appliances Countertops	Sales Comparison Approach Grid
Cabs	Cabinets	Sales Comparison Approach Grid
SFR Tnhm	Single Family Residence Townhome	Zoning Style/Design Sales Comparison Approach Grid
Gar Crpt	Garage Carport	Sales Comparison Approach Grid
Cpt Vnyl Tl	Carpet Vinyl Tile	Improvements Section&Sales Comparison Approach Grid
Ls	Landscape	Sales Comparison Approach Grid

0579385562 File No. OCT1620

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

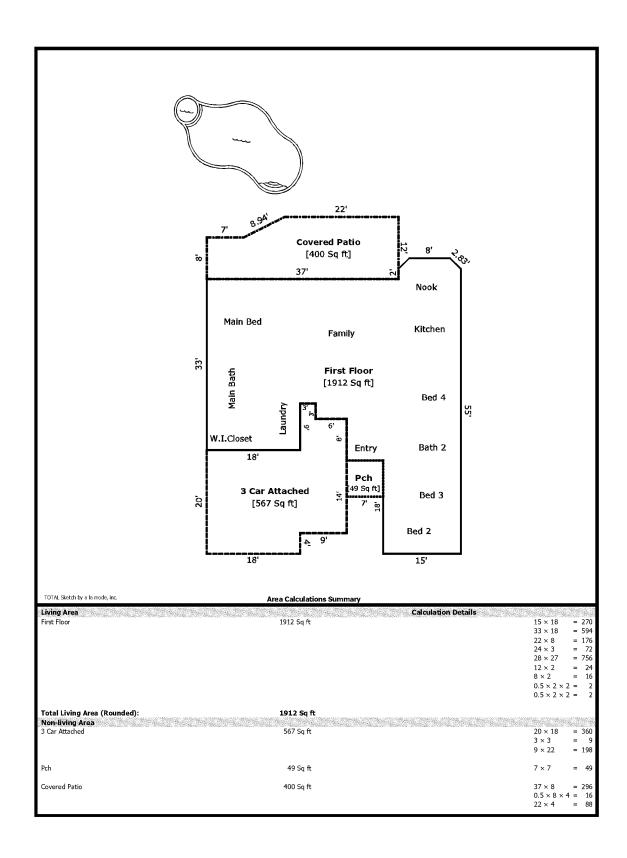
Other Appraiser-Defined Abbreviations (continued)

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
Pch	Porch	Sales Comparison Approach Grid
Тур	Typical	Sales Comparison Approach Grid
Trl Df	Trellis Deferred	Sales Comparison Approach Grid Sales Comparison Approach Grid
Fr / Rr	Front / Rear	Sales Comparison Approach Grid
FAU	Forced Air Unit	Sales Comparison Approach Grid
OPt DgRn	Open Patio Dog Run	Sales Comparison Approach Grid
BBQ	Barbecue	Sales Comparison Approach Grid
1-Sty or 2-Sty	Stories (Number of livable floors)	(Design/Style) Sales Comparison Approach Grid
FAU/Central	Forced Air Unit / Central Air	Improvements Section&Sales Comparison Approach Grid
Ave or Gd	Average or Good	Improvements Section&Sales Comparison Approach Grid
CPt CBI OBI	Covered Patio Covered Balcony Open Balcony	Improvements Section&Sales Comparison Approach Grid
CoRcds	County Records	Data Source & Sales Comparison Approach Grid
MLS	Multiple Listings Service	Data Source & Sales Comparison Approach Grid
GLVAR	Greater Las Vegas Association of Realtors	Data Source & Sales Comparison Approach Grid
GLA	Gross Living Area	Cost Approach & Sales Comparison Approach Grid
Doc#	Document Number	Sales Comparison Approach Grid
MPC	Master Planned Community	Sales Comparison Approach Grid/Neighborhood
Assmd	Assumed	Sales Comparison Approach Grid
Rec Fac	Recreation Facilities	Sales Comparison Approach Grid
Gtd GrdGtd	Keypad Gated Guard Gated	Sales Comparison Approach Grid
Ct	Courtyard	Sales Comparison Approach Grid
Age Rst	Age Restricted Community	Sales Comparison Approach Grid
RfTd	Roof Top Deck	Sales Comparison Approach Grid

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Building Sketch

Borrower	Hexum, Melissa J & Arsaga, Peter			
Property Address	5900 Negril Ave			
City	Las Vegas	County Clark	State N∨	Zip Code 89130-7270
Lender/Client	Shellpoint Mortgage Servicing			·



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Subject Photo Page

Borrower	Hexum, Melissa J & Arsaga, Peter	r		
Property Address	5900 Negril Ave			
City	Las Vegas	County Clark	State NV	Zip Code 89130-7270
Lender/Client	Shellpoint Mortgage Servicing			



Subject Front

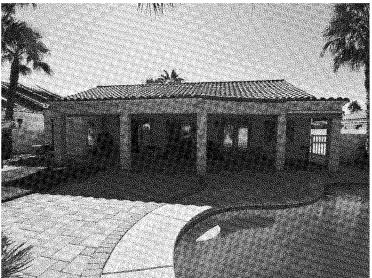
5900 Negril Ave Sales Price

Gross Living Area Total Rooms 1,912

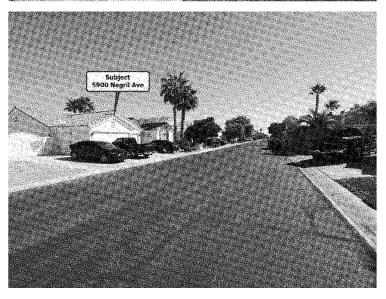
Total Bedrooms Total Bathrooms 2.0

Location B;Gated;Res View N;Res; 7841 sf Site

Quality Q4 Age 19



Subject Rear



Subject Street

Photograph Addendum

Borrower	Hexum, Melissa J & Arsaga, Peter			
Property Address	5900 Negril Ave			
City	Las Vegas	County Clark	State NV	Zip Code 89130-7270
Lender/Client	Shellpoint Mortgage Servicing			







Address

Community Gate

Side



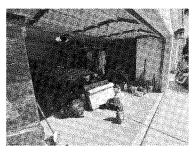




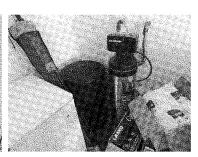
Rear Yard

Side

In-ground Pool w/Spa







3 Car Attached

Water Heater

Soft Water







Entry

Bed 2

Bed 3







Bath 2

Bed 4

Kitchen

Form PIC15 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

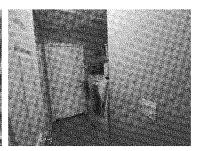
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Photograph Addendum

Borrower	Hexum, Melissa J & Arsaga, Peter			
Property Address	5900 Negril Ave			
City	Las Vegas	County Clark	State NV	Zip Code 89130-7270
Lender/Client	Shellpoint Mortgage Servicing			







Laundry

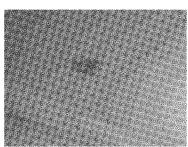
Nook Family

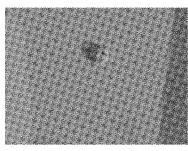


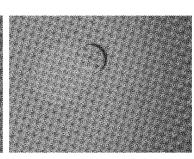




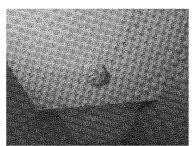
Main Bed Main Bath Security







Smoke Detector Smoke Detector Smoke Detector







Smoke Detector Community Park Putting Green

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Comparable Photo Page

Borrower	Hexum, Melissa J & Arsaga, Peter			
Property Address	5900 Negril Ave			
City	Las Vegas	County Clark	State NV	Zip Code 89130-7270
Lender/Client	Shellpoint Mortgage Servicing			



Comparable 1

5604 Negril Ave

0.20 miles E Prox. to Subject Sale Price 429,000 Gross Living Area 1,933 Total Rooms Total Bedrooms 4 Total Bathrooms 2.0

Location B;Gated;Res View N;Res; 7841 sf Quality Q4 20 Age



Comparable 2

6017 Morning Creek Ct Prox. to Subject 0.57 miles E Sale Price 400,000 Gross Living Area 1,754 Total Rooms 6 Total Bedrooms Total Bathrooms 2.0 Location N;Res; View N;Res; Site 10454 sf Quality Q4 20

Age



Comparable 3

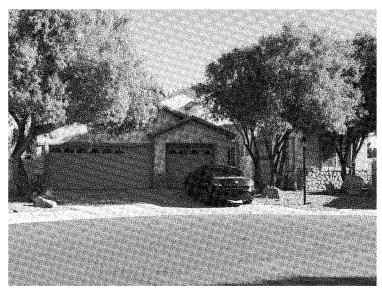
5828 McLennan Ranch Ave Prox. to Subject 0.40 miles N Sale Price 412,500 Gross Living Area 2,136 Total Rooms Total Bedrooms 3 Total Bathrooms 3.0 Location B;Gated;Res N;Res; View

7405 sf Site Quality Q4 Age 13

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Comparable Photo Page

Borrower	Hexum, Melissa J & Arsaga, Peter			
Property Address	5900 Negril Ave			
City	Las Vegas	County Clark	State NV	Zip Code 89130-7270
Lender/Client	Shellpoint Mortgage Servicing			



Comparable 4

5414 Basset Hound Ave
Prox. to Subject 1.42 miles NE
Sale Price 395,000
Gross Living Area 1,934
Total Rooms 5
Total Bedrooms 3
Total Bathrooms 2.1
Location B;Gated;Res

View N;Res;
Site 10019 sf
Quality Q4
Age 19

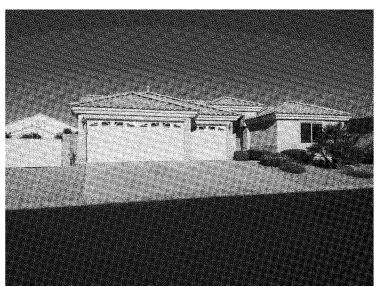


Comparable 5

6020 Resort Ridge St

Prox. to Subject 0.30 miles SE Sale Price 379,000 Gross Living Area 2,154 Total Rooms Total Bedrooms Total Bathrooms 2.0 B;Gated;Res Location View N;Res; Site 7841 sf Quality Q4

20



Comparable 6

7017 Red Tide Dr

Age

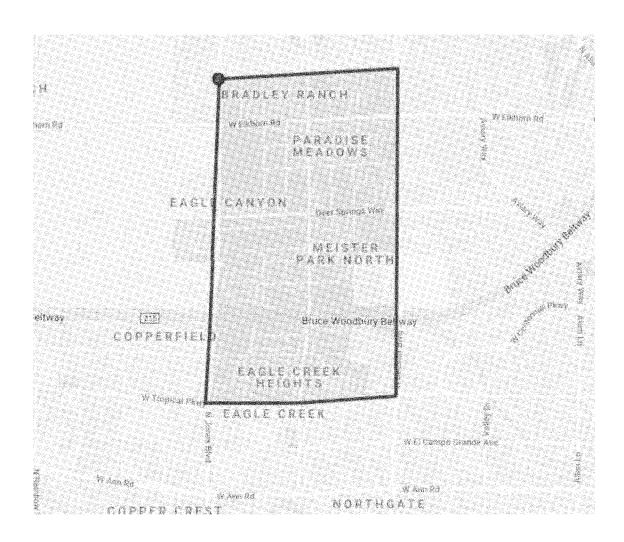
Prox. to Subject 1.27 miles NE Sale Price 390,000 Gross Living Area 1,947 Total Rooms Total Bedrooms 4 Total Bathrooms 2.0 Location B;Gated;Res View N;Res; 7841 sf Site

Quality Q4 Age 17

Case 19-16636-mkn Doc 129-1 Entered 11/17/20 15:29:31 Page 26 of 44

Neighborhood Map

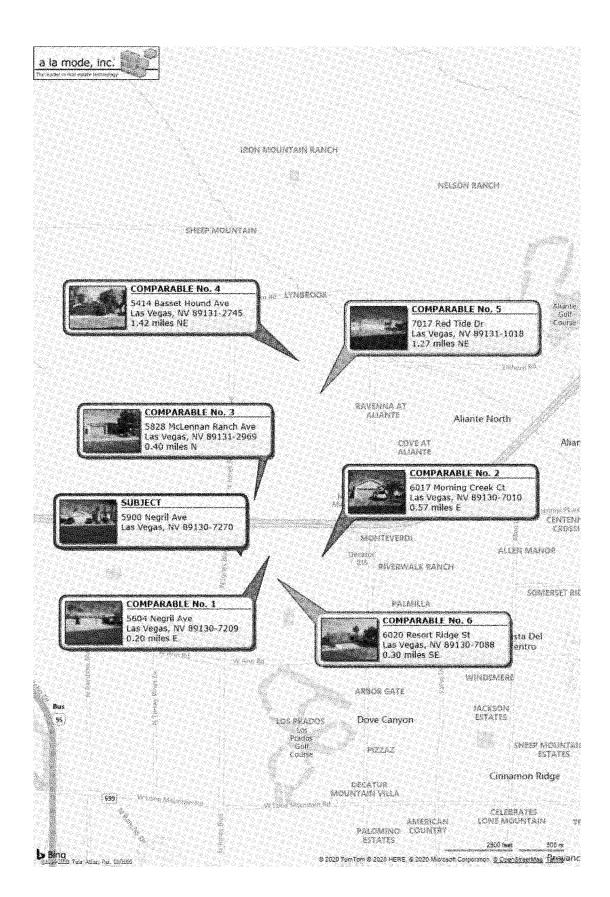
Borrower	Hexum, Melissa J & Arsaga, Peter			
Property Address	5900 Negril Ave			
City	Las Vegas	County Clark	State N∨	Zip Code 89130-7270
Lender/Client	Shellpoint Mortgage Servicing			



Case 19-16636-mkn Doc 129-1 Entered 11/17/20 15:29:31 Page 27 of 44

Location Map

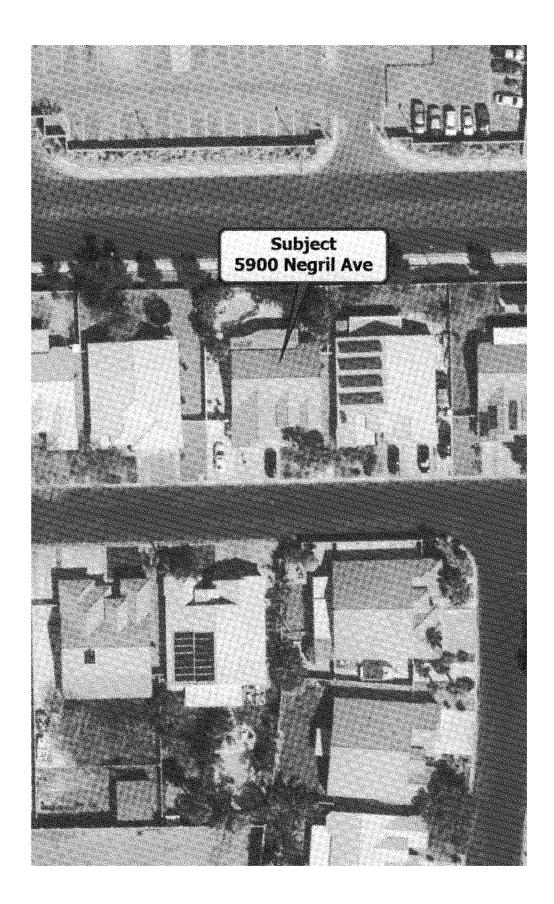
Borrower	Hexum, Melissa J & Arsaga, Peter							
Property Address	5900 Negril Ave							
City	Las Vegas	County	Clark	State	NV	Zip Code	89130-7270)
Lender/Client	Shellpoint Mortgage Servicing							



Case 19-16636-mkn Doc 129-1 Entered 11/17/20 15:29:31 Page 28 of 44

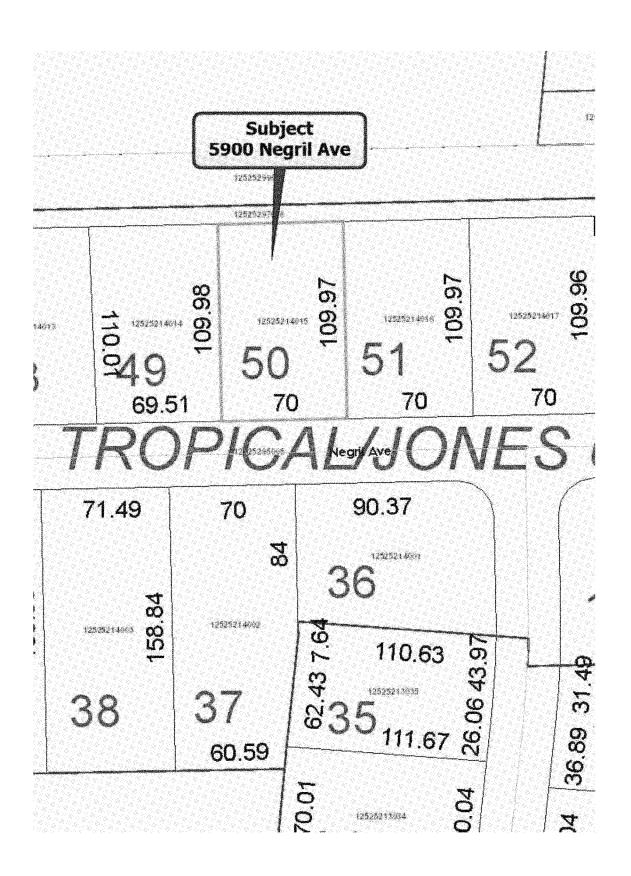
Aerial View

Borrower	Hexum, Melissa J & Arsaga, Peter			
Property Address	5900 Negril Ave			
City	Las Vegas	County Clark	State N∨	Zip Code 89130-7270
Lender/Client	Shellpoint Mortgage Servicing			

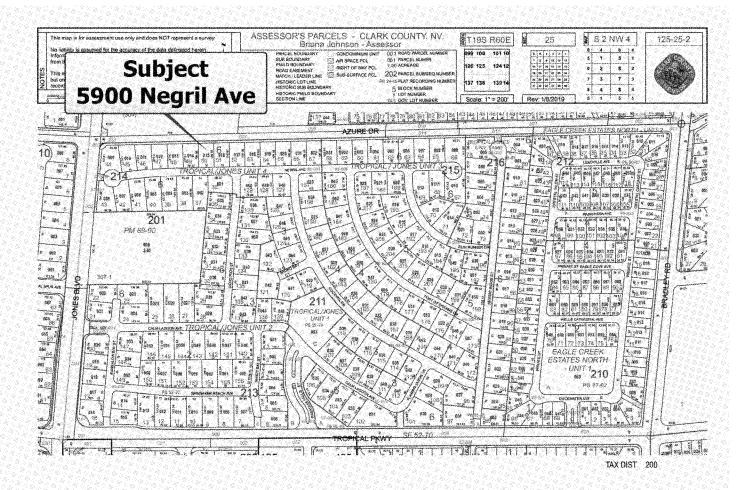


Case 19-16636-mkn Doc 129-1 Entered 11/17/20 15:29:31 Page 29 of 44 Plat Map

Borrower	Hexum, Melissa J & Arsaga, Peter			
Property Address	5900 Negril Ave			
City	Las Vegas	County Clark	State N∨	Zip Code 89130-7270
Lender/Client	Shellpoint Mortgage Servicing	·		



Assessor Parcel Map



Realist Data - Page 1

5900 Negril Ave, Las Vegas, NV 89130-7270, Clark County

	MLS Beds 4	MLS Sq Ft 1,947	Lot Sq Ft 7,841	Sale Price \$410,000
	Full.Half Bath 2	Yr Built 2001	Type SFR	Sale Date 05/01/2006
OWNER INFORMATION				
Owner Name	Censo LLC	Manageria de la casa de la companio de la companio La companio de la co	Tary Dillions Tary 4	
Tax Billing Address	9811 W Charleston	DI.J. #1.554	Tax Billing Zip+4 Camer Route	7528 C054
Tax Billing City & State	Las Vegas, NV		Owner Occupied	No.
Tax Billing 2)p	80117		7,000 7,000	
LOCATION INFORMATION				
Subdivision	Tropical Jones		Zoning	R-PD3
School District Name	Clark County		Township Range Sect	19-60-25
School District	3200060		Block#	
Census Tract	38.07		La P	30
TAX INFORMATION				
Parcel	125-25-214-015		Tax Appraisal Area	200
Tax Area	200		% Improved	74%
Legal Description	TROPICAL JONES I OOK 93 PAGE 9 LO			
Tax Year	2020		Net Tax Year	2020
Annual Tax	\$2,860		Net Tax Amount	\$2,600
ASSESSMENT & TAX	tang Mangangan Halayan Balayan Balayan Kanadan gani paken kan palayan ana bahasan Kanadan ana	and the second s	gorungan Madarangan Salahangan Salahangan Salahangan Madarangan Salahangan Salahangan Salahangan Salahangan Sa Salahangan salahangan salahangan salahan salahangan salahangan salahangan Salahangan Salahangan Salahangan sal	ingte og stil dettinge år. Hotteren fill stillen en til stillen en dettil stille stille stille stille stillen I skillen stillen stille s
Assessment Year	2020 201		2019	2018
Assessed Value - Total	\$115,180		\$108,725	\$101,826
Assessed Value - Land	\$29,925		\$24,885	\$20,790
Assessed Value - Improved	\$85,255		\$83,840	\$81,036
YOY Assessed Change (\$)	\$6,455		\$6,899	
YOY Assessed Change (%)	5.94%		6.78%	
Market Value - Total	\$329,086		\$310,643	\$290,931
Market Value + Land	\$85,500		\$71,100	\$59,400
Market Value - Improved	\$243,586		\$239,543	\$231,531
TaxYear	Total Tax		Change (\$)	Change (%)
2018	\$3,348			
2019	\$2,538		-\$810	-24.19%
2020	\$2,660		\$122	4.8%
CHARACTERISTICS				
Land Use - County	Resid-Single Family		Pool	Pool & Jacuzzi
Land Use - CareLogic	SFR		# of Buildings	
Lai Sq Fi	7,841		Cooling Type	Central
Lot Acres	0.18		Heat Type	Forced Air
Year Built	2001		Floor Cover	Carpet
Effective Year Built	2001		Flooring Material	Concrete
Stories			Foundation	Concrete
Building Sq Ft	1,947		Patio Type	Dock
Total Rooms	•		Porch	Patio/Porch
Bedrooms			Primary Porch Sq Ft	
Total Baths	2		Roof Material	Concrete Tile
Full Baths	2		Sprinkler Type	
Garage Sq Ft	567		Quality	Average
Garage Type	Attached Garage Attached Garage		Patio/Deck 1 Area	200 323
Parking Type			Patio/Deck 2 Area	

Property Details Courtesy of Gland Seumes, Las Vegas Realton

The data within this report is complied by Corelogic from public and private sources. The data is deemed reliable, tus is not guaranteed. The accuracy of the data combined havein can be noted by the recipient of this report with the applicable county or municipality.

Generated on: 10/10/20

Realist Data - Page 2

FEATURES		
Feature Type		SizeOty
Fence Average - Tract/Block V	Wa	partinant, an area sama a mang a mang a mare, manang arang a agait an area, matang an
Sprinkler Minimum	Problems 1 of the public had accommodifying a state on one was two conserva-	and the distribution of the switch of the second of the second the second of the secon
Pool Spa/Attached Each	i santan ne kersagi, i disabah i na merimpi kenjami kidabah i da	and the street that was the second of the street and the second street and the second of the second
Pool Deck - Kool Deck	and Samuel Control of the Samuel Control of	e mare la resta de la mercia de la metada que merca de mare la merca de merca de mare de media de media de la La compania de la merca de
Paving - Concrete	an in the great of the section of th	g manna mangan sampan garangga manggaf bagan banagna, menangan salagnas magan gamanas banan naga K
Pool Heater Each	nga kantan kantan mengangan pengangan pengan	a desertada e propieta de la seconomiento de la comunidad de la seconomiento de la compositione de la composit
Pool Size Appx 300 Square Fi	ag again 1979 an Theasan in Landau (1971) ag an an 1971 an an an 1971 an an an 1971 an an an 1971 an an an 197 Beart	de, maniere transmer manere materiet meg gerater terrane, mannes tretten er mennes ett ett menne. 1 300
	Control of the Control of the Art	
SELL SCORE	den in Massing, sin Statemen stadios at Madeun riberios at Madeun in America.	tadagang diadaganta diadang di diagangtadagang at diadang diadagang diadaganta dagang diadagantadagang di diaganga d
Rating	Very High	Value As Of 2020-09-13 23:06:43
	현장 교육하면 전 하면 하는 그러워 하는 그 때문에 그 아내는 그 때문에	
Sell Score	k digita da 1900. Sanga di da 1900, sana sa manang panggan sa sanan sa sana sa sanan sa	
화 교육 등 사람들이 살아내는 아이를 가는 것이 되었다.		
Sell Score	843 3459,700	Confidence Score 56
Sell Score ESTIMATED VALUE	ta di 1968 - Maria di 1968 di Arra di Arra di Arra d Arra di Arra d	Confidence Score 56 Forecast Standard Deviation 20

⁽¹⁾ RealAVM** is a CoreLogic® derived value and should not be used in lieu of an appraisal.

(3) The FSD denotes confidence in an AVM estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion an AVM estimate will fat within, based on the consistency of the information available to the AVM at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

Document Type	Bargain & Sale Deed	Quit Claim Deed	Trustee's Deed (Foreci	Bargain & Sale D	eed Bargain & Sale Dee
Document Number	190109002529	141231000743	131223002261	60608000608	60505002957
Seller Name / Previous Owner	Ke Aloha Holdings LLC	Ke Aloha Holdings LLC	Alessi & Koenig LLC	Areaga Pelor	Korica Steven & Lin
luyer Name	Censo LLC	Ke Aloha Holdings Seri es i	Ke Aloha Holdings LLC	Arsaga Peter & A J	felissa Arsaga Peter
lominal		* The second of the second of the second of	and the second of the second o	Salaharan Salaha	en de la companya de
Sale Price			\$20,500		\$410,000
iale Date	01/09/2019	12/30/2014	12/18/2013	06/05/2006	05/01/2006
Owner Name	Censo LL	G rand and the state of the st	Price Per Square Fee	1 5	210.58
Sale Price	\$410,000		Deed Type Bargai		argain & Sale Deed
Sale Date	Tax: 05/01	/2006 MLS: 03/31/2017	Document Number 605050)505002957
Recording Date	05/05/200	and describe the plant of the describer of the first plant describer of th	Seller / Previous Owr	ior K	orica Steven & Linda
LAST MARKET SALE & SA	Masa a Series and Series and Series and Series Anggraph and googly of the graph and and and and	t en 1994 de la Callada de 19 de en en 19 de en 19 de europe - La proposit de entre en entre en 19 de e 19 de europe - La proposit de la proposition della p	a makan salah kematah kelalah berakan Kabupatèn kematah mengalah kelaksas	a Maria de Santa de Santa de Caración de C	e de la Colonia de la lacidad de la Colonia
MLS Listing Expiration Da	nenga ereke kerege ereke de	01/31/2015	The second of th	08/30/2006	and the second second second second second
MLS Listing Close Price	the contract of the second second second	\$1.895		\$410,000	
ALS Close Date		03/07/2014	and the second	05/05/2006	
ALS Ong Listing Price		\$1,895		\$415,000	a personner de mer e en april en magazio.
MLS Listing Price		\$1.895		\$415.000	
MLS Listing Date		01/31/2014	englight weather a consideration of the a	02/01/2006	medical extension process of a constraint
MLS Listing # MLS Status		History	$x = (n+\mu) (x_{2}) = f(\mu + \mu) + \mu (x_{2} + \mu) = f(\mu + \mu) = f(\mu + \mu)$	074090 History	
. Ze wa Carlo	the property of the state that	1418100	To good word, and some that it is not make the	574596	
Original Listing Price	\$1,995		Selling Broker	PI	REMIER REALTY GROUP
Current Listing Price	\$1,995		Selling Agent	25	6997-Justin Harper
Listing Date	03/11/201	g tagten generale a sentine at new assessment	Listing Broker	PI	LATINUM PROPERTIES
MLS Status Change Dat	나는 이 이 목표를 한 동안이 어떻게 다.	y stanton o konkon on estantiga estantiga est	Listing Agent	1904-yi 1904-yi 1904-yi	7777 12708-Melani Schulte
MLS Status	History	A superior and the second of the second	Closing Price	医甲基乙烯甲基 医科特	2070 2070
MLS Listing Number MLS Area	1878209 102 - NOF	gage and an overland of the first of the first	Pending Date Closing Date	"可能说的神经监督"。	V18/2017 V31/2017
	4 4 500 6 40 5		990 Per 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		a data da debara e da

Property Details Courtsey of Gland Seumes, Les Veges Realtois

Generated on: 10/10/20

⁽²⁾ The Confidence Score is a measure of the extent to which seles data, property information, and comparable sales support the property valuation analysis process. The confidence score range is 60 - 100. Clear and consistent quality and quantity of data drive higher confidence scores while lower confidence scores indicate diversity in data, lower quality and quantity of data, and/or limited similarity of the subject property to comparable sales.

Realist Data - Page 3

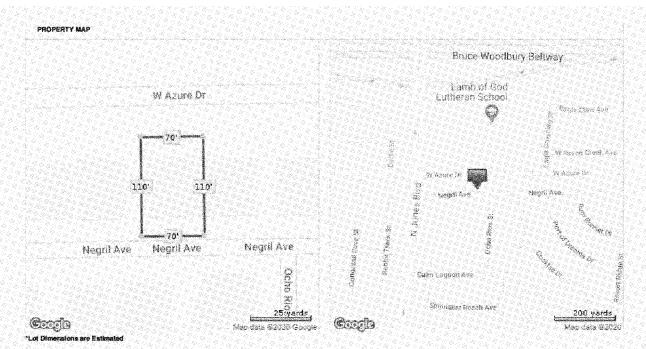
Sale Date			09/21/2001		
Sale Price			\$186,500		
Nominal					
Buyer Name		to describe as well at the describe as	Korica Steven & Linda		
Seller Name / Previous Ox	ang marana ang marana Mar		D A Horton Inc	e in the second section of the second	
Document Number	received the second of the sec		10924002180		
Document Type	the property of the street of		Grant Deed		
MORTGAGE HISTORY	n en de ja om en er janomen de jen en e Rojalija daskas jaldit daska ljärja daskalji	e i i i i denga i menerina mengalah. Manasiya Madagan Mesada yangada	. Johann al Johann al Johann al Johann Johan Johann	m da jago o am da jon om den koj o danjas jaj Litti Haagan yanga Haadangahan hai ya gahta	o tantangan jeonorus politik amerikan jeonorus ant gali 18 Metalik galifis tantan gasti tantan Matana K
	A PART OF THE PART				
Mortgage Date	05/05/2006	05/05/2006	01/09/2006	08/19/2004	03/27/2003
Mortgage Amount	\$328,000	\$41,000	\$288,000	\$96,350	\$53,250
Montgage Lender	Bank Of America	Bank Of America	Wells Fergo Bk Na	Countrywide Bk	Countrywide Bk
Mortgage Type	Conventional	Conventional	Conventional	Conventional	Conventional
Mortgage Purpose	Resole	Resale	Holi Lanco Maria de la composición de la comp	Refi	Roll , para Serasa and Araba and Araba and Araba
Mortgage Int Rate		engaggi sa galan dan kabupatan dan	nga yan ing malang menganan mengenaga beraha		
Mortgage Int Rate Type	and the second of the second o		Fixed Rate Loan	Fixed Rate Loan	Fixed Rate Loan
Mortgage Term	30	15	30		
Mortgage Date	03/27/2003		03/28/2002	03/12/2002	2
Mortgage Amount	\$176,650		the many production of the many of the man	\$35,000	
Mortgage Lender	Countrywic	de Hm Las Inc	Conseco Fin Corp	Ditech.co	garan da arabah da a Managaran
Mortgage Type	Conventior	nal		Conventio	nal
Mortgage Purpose	Refi		, as yes, the second perfection of the second secon	Refi	
Mortgage Int Rate	4.25	dan property of the second		e manger and Makada etc.	
Mongage Int Rate Type	Adjustable	Int Rate Loan	Fixed Rate Loan	Fixed Rate	a Loan
Mortgage Term	30			· · · · · · · · · · · · · · · · · · ·	
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FORECLOSURE HISTORY	is cirrire and otherwall articlishand in those	en, forfagalistikki skih dessa ar	indere jark seletiningen deskladen.	erre santa de ses Saste de las Pinte de sa	timin ania timia usain tima turik inuv P
Document Type	Release Of Lis Pendens/ Notice	Lis Pendens	Notice Of Trustee's Sale	Notice Of Default	Notice Of Trustee's Sale
Default Date					
Foreclosure Filing Date		02/28/2014	02/20/2014	09/19/2013	05/23/2013
Recording Date	05/25/2018	03/12/2014	02/24/2014	09/20/2013	06/03/2013
Document Number	180525000242	140312000685	140224001943	130920000408	130603001036
Default Amount	The second of the second of the second				
Final Judgment Amount			\$309,766		\$4,804
Original Doc Date	05/05/2006	ang ang menganggan di kebagai dan dan kebagaan di	05/05/2006	05/05/2006	06/08/2012
Original Document Num ber	and an element of the	raange trefreens traking in einge	80505002958	60505002958	120608001346
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Document Type			Notice Of Default		
Default Date		and the second of the second o	09/04/2012	engan mengentah menjada belaji T	
Foreclosure Filing Date			09/04/2012	Service of the servic	
Recording Date			10/23/2012		
Document Number			121023000906		
Default Amount			\$2,762		
Final Judgment Amount	properties that the control of the control of	the age of the file of the age to the second	and the second s		
s in one was wages rules it. I will the self it.			Programme to the one	the property of will be made to	
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Original Doc Date Original Document Numbe Lien Type	and an order of the state of th	and the second of the second of the second of	06/08/2012 120608001346 Lien (Hoa)	en en la companya en	entente en transcenti de la participa de la constitución de la constit

Property Details Courtesy of Grand Saumer, Law Veges Realtons

Generated on: 10/10/20

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Realist Data - Page 4



Subject Tax - Page 1

Tax Property 360 Property View

5900 Negril Avenue, Las Vegas, NV 89130-7270 History 03/31/2018

Tax

ARTON .		500 SN	1. 1 M. H.	A 40
6 31A	TIME	Info	F 22 2 3	8 8 8 W 8 W 3
APR. 36 as	4.00	100 B R R R 400	A 40 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	s dense plate in a

 Owner Name:
 Censo Lic
 Mailing Address:
 9811 W Charleston Blvd #2-351

 Mailing Address City & State:
 Las Vegas Nv
 Mailing Zip:
 89117

 Mailing Address ZIP + 4
 7528
 Carrier Route:
 C079

No

Malling Address ZIP + 4 7528 Carrier Route:
Code: Owner Occupied:

Location Information

 Subdivision:
 Tropical Jones
 School District Name:
 Clark County

 School District:
 Clark County
 Census Tract;
 003307

 Zoning:
 R-PD3
 Township-Range-Section:
 19-60-25

 Black #:
 6
 Lot #:
 50

Estimated Value

Estimated Value: \$459,700 Estimated Value Range High: \$551,640
Estimated Value Range Low: \$367,760 Value As Of: 10/04/2020
Confidence Score: 56 Forecast Standard Deviation: 20

(1) RealAVM** is a CoreLogic® derived value and should not be used in lieu of an appraisal

(2) The Confidence Score is a measure of the extent to which sales data, property information, and comparable sales support the property valuation analysis process. The confidence score range is 60 - 100. Clear and consistent quality and quantity of data drive higher confidence scores while lower confidence scores indicate diversity in data, lower quality and quantity of data, and/or limited similarity of the subject property to comparable sales.

Tax Information

APN: 125-25-214-015 200 Tax Area: 74 Tax Appraisal District: 200 % Improved: Property Tax Amount: 2020 \$2,660 Property Tax Year: Tax Year associated with Net 2020 Current Year Net Tax \$2,660 Tax Amount: Amount (Total Tax less Exemptions and Credits):

Legal Description: TROPICAL JONES UNIT 4 PLAT BOOK 93 PAGE 9 LOT 50 BLOCK 6

Assessment & Taxes

Assessment Year	2020	2019	2018
Assessed Value - Total	\$115,180	\$108,725	\$101,826
Assessed Value - Land	\$29,925	\$24,885	\$20,790
Assessed Value - Improved	\$85,255	\$83,840	\$81,036
YOY Assessed Change (\$)	\$6,455	\$6,899	
YOY Assessed Change (%)	6%	7%	
Market Value - Total	\$329,086	\$310,643	\$290,931
Market Value - Land	\$85,500	\$71,100	\$59,400
Market Value - Improved	\$243,586	\$239,543	\$231,531
Tax Year	2020	2019	2018
Total Tax	\$2,660.10	\$2,538.26	\$3,348.32
Change (5)	\$122	-\$810	
Change (%)	5%	-24%	

Characteristics

County Use: Resid-Single Family	Universal Land Use: Sfr
Tot Area: 7,841	Lots Acres: 0.180
Year Built: 2001	Effective Year Built: 2001
Stories 1.0	Total Rooms: 6
Bedrooms: 4	Full Baths: 2

⁽³⁾ The FSD denotes confidence in an AVM estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion an AVM estimate will fall within, based on the consistency of the information available to the AVM at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

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Subject Tax - Page 2

Building Sq Ft: 1,947 Above Grade Area: 1,947 Gross Area: 2,514 Total Building Area: 2,514 First Floor Sq Ft: 1,947 Extenor: Frame/Stucco Parking Type: **Attached Garage** Parking Size Sti Ft. 567 Pool: **POOL & JACUZZI** Number of Buildings: 1 Cooling Type: Central Heat Type: Forced Air Floor Covering Material: CARPET Flooring Material: CONCRETE Patio/Porch

Patio/Deck Type: Deck Primary Porch Sq Ft: 56 Secondary Porch Sq Ft: 323 Primary Patio/Deck Sq Pt: 200 Roof Material: **Concrete Tile Building Quality: AVERAGE**

Concrete

Building Features

Foundation:

Feature Type	Unit	Size/Qty	Width	Depth	Year Built	Value
Fence Average - Tract/Block Wa	U	1				
Sprinkler Minimum	U	1				
Pool Spa/Attached Each	U	1				
Pool Deck - Kool Deck	S	200				
Paving - Concrete	S	650				
Pool Heater Each	U	1				
Pool Size Appx 300 Square Feet	•	300				

Porch:

LVR DEEMS INFORMATION RELIABLE BUT NOT GUARANTEED. IT IS A VIOLATION TO PROVIDE DETAIL PRINTOUTS TO A CUSTOMER/CLIENT.

Property Account Inquiry - Summary Screen Becorder Treesurer New Source Assessed Clark County House Parcel ID 125-25-214-015 Tax Year District Rate 1 2021 260 Situs Address 5900 NEGRIL AVE LAS VEGAS Legal Description ASSESSOR DESCRIPTION TROPICAL JONES UNIT 4 PLAT BOOK 93 PAGE 9 LOT 50 BLOCK 6GEOID PT S2 IVV4 SEG 25 19 60 Status Property Characteristics Property Values Property Documents Active Тах Сар 29925 2019010902529 1/9/2019 Increase Pcl Taxable Improvements 85255 2014123100743 | 12/31/2014 Tax Cap Limit Total Assessed Value 115180 2013122302261 | 12/23/2013 2836 33 Amount 2006060800608 6/8/2006 Nel Assessed Value 115180 Tax Cap 937.50 2006050502957 5/5/2006 Exemption Value New Reduction Construction 01092402180 9/24/2001 1-10 Single Hew Construction -Land Lise Family n Residential Supp Value OTHER Cap Type 0.1800 Acreage Exemption 0.00 Amount Role Name Address Since To Owner | CENSO L L C | 9611 W CHARLESTON BLVD #2-351 LAS VEGAS NV 89117 UNITED STATES 1/18/2019 Current Summery Taxes as Assessed \$3,775.83 5937 50 Less Cap Reduction Net Taxes \$2,638,33 PAST AND CURRENT CHARGES DUE TODAY Tax year Charge Calegory Amount Due Today Property Tax Principal \$709.58 CURRENT AMOUNTS DUE as of 19/10/2020 \$709.58 **NEXT INSTALLMENT AMOUNTS** Tax rear Charge Calegory Installment Amount Due Property Tax Principal \$709.58 NEXT INSTALLMENT DUE AMOUNT due on 1/4/2021 \$709.58 TOTAL AMOUNTS DUE FOR ENTIRE TAX YEAR Remaning Ealance Due **Charge Category** 2021 Property Tax Principal 52,128.74 Las Vegas Artesian Basin 50.00 TAX YEAR TOTAL AMOUNTS DUE 86 of 10/10/2020 52,128,74 PAYMENT HISTORY Last Payment Amount 3712.01 8/25/2020 Last Payment Gale 8712 01 Frical Tax Year Payments Prior Calendar Year Payments 52 600 94 Corrent Calendar Year Payments 52 042 07

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Clark County Economic Data

Borrower	Hexum, Melissa J & Arsaga, Pete	r		
Property Address	5900 Negril Ave			
City	Las Vegas	County Clark	State N∨	Zip Code 89130-7270
Lender/Client	Shellpoint Mortgage Servicing	-		

Economic Data - Las Vegas/Clark County

To view a chart of any of the data below, simply click the name of the series.

Monthly Data	Apr 2070	May 2020	Jun 2020	Jul 2070	Aug 2020	5-1-717
Employment						
Employees on Nonfarm Payrolls (Thousands, SA)	792.2	912.1	891,7	904.7	910,6	
Employees on Nonfarm Payrolls _{(Thousands,} NSA)	792,6	815.4	892.0	899.\$	908.5	
Employment in Leisure and Hospitality (Thousands, SA)	152,1925	168.5555	219.2339	222,1091	220,7852	
Employment in Leisure and Hospitality (Thousands, NSA)	154.)	171.6	221.7	224.9	221.4	
Unemployment Rate _(SSA)	34.2%	29.1%	17.7%	16,5%	15,4%	
Unemployment Rate _(NSA)	34.0%	28.8%	17.8%	16.6%	15,5%	
General Business						
CC Taxable Sales	\$2,449,637,537	12,944,991,127	\$3,572,056,086	\$3,428,111,453		
CC Hotor Vehicle and Parts	5249,428,320	\$432,096,611	\$462,185,050	5463,421,801		
Taxable Gasoline Sales (gallons)	37,597,705	52,039,047	60.722,509	64,652,190		
Tourism, Gaming and Hospitality						
McCarran Total Passengers	152,715	391,712	1,041,823	1,523,377	1,738,064	
CC Visitor Volume	114,300	154,400	1,223,600	1,533,500	1,543,000	
LV Visitor Volume	106,990	151,306	1,065,100	1,438,000	1,537,400	
CC Gross Gaming Revenue	\$3,718,636	\$5,571,880	5441,057,834	\$612,854,725	\$593,947,693	
LV Strip Gross Gaming Revenue	\$3,396,919	\$3,759,618	5238,252,405	6330,085,234	(317,301,163	
LV Room Inventory	149,755	148,755	95,396	123,684	127,557	
LV Hotel/Motel Occupancy Rate	1.7%	2,8%	40.9%	42,5%	42.7%	
LV Conventions Held						
LV Convention Attendance	0.0	0,0	0.0	3.3	0,0	
CC Taxe Trips						
Real Estate and Construction						
Case Shiller Las Vegas Home Price Index (SA)	200.6923	200,3022	198.9459	199,5454		
CC Housing Permits-Units	639.0	974.0	1,002	1,423	1,140	
CC Housing Permits-Value	\$95,068,302,45	\$120,808,096.6	\$119,707,118.8	5224,565,167	6184,572,384	
CC Commercial Building Permits	28.0	22.0	26.0	25.0	31.0	
CC Commercial Building Permits-Value	5154,364,041	\$12,806,386	\$58,238,943	\$48,388,854.09	\$46,934,609.65	
CC Electric Meter Hookups	850,498	853,212	855,920	857,562	858,313	859,21
CC Drivers License Count	0.0	49,0	1,272	2,948	3,776	5,124
					100	
Published by 💎 University of Neviola, Las Veges - CBFR.						
Additional Housing Market D				Difference	n de la companya de Della companya de la	

Additional Housing Market Data Clark County	Aug 2020	Difference from Month Ago	Difference from Year Ago
Hedian Existing Home Price (dollars)	300,060 in Aug 2023	1,750 ()	25,000 🛊
Median New Home Price (dollars)	356,999 in Aug 2020	14,392 🖟	5,401 🛊
Existing Home Sales	3,867 in Aug 2020	-363 🛭	-591 🎉
New Home Permits	1,114 in Aug 2020	107 🖟	285.9 🕻
New Home Sales	915.0 in Avg 2020	-83.0 📢	-11.0 🌡
Source			
Nublicined by Democraty of Newscha, Law Venger, COSCR.			

Appraiser Declaration - Page 1

Kristin A. Schuler-Hintz, Esq. SBN 7171 Michael Chen, Esq. SBN 7307 McCarthy & Holthus, LLP 9510 West Sahara Avenue, Suite 200 Las Vegas, NV 89117 Phone (877) 369-6122 Fax (866) 339-5691

Attorneys for Secured Creditor, NewRez LLC d/b/a Shellpoint Mortgage Servicing, its assignees and/or successors

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA

In re:) Case No. 19-16636-mkn
Censo LLC,	Chapter 11
Debtor.)) DECLARATION OF APPRAISER

Declaration of Appraiser Case No. 19-16636-mkn, File No. NV-20-162386

Appraiser Declaration - Page 2

DECLARATION OF APPRAISER

I, GIANO J. SAUMAT, declare the following:
1. I am a Certified Residential Appraiser in the state of Nevada. My License
Number is A.0208201-CR. If called upon to do so. I could and would testify to the following,
all of which is within my personal knowledge unless stated otherwise.
QUALIFICATIONS AS AN EXPERT
2. I attended online Learning, MCKISSOCK where I obtained my CERTIFICATION.
3. I have attended and completed numerous specified education courses and seminars
related to real estate appraisal.
4. I have over 3 years of experience in Real Estate Appraisal industry.
5. I am currently employed by <u>GJS APRRAISAL SERVICES</u> .
6. I have extensive experience appraising real estate inCLARKCounty, including
appraisal of single family homes, condominiums, apartment buildings and commercial
properties.
APPRAISAL OF SUBJECT PROPERTY
7. I was first contacted by <u>CLEAR CAPITAL</u> , to inquire of a property
commonly known as 5900 Negril Avenue, Las Vegas, NV 89130 (Subject Property).
8. I was asked to provide an appraisal of the subject property to determine the fair market
value as of OCTOBER 14, 2020 .
9. On 10/14/2020, I conducted an appraisal of the subject property. (See Exhibit A)

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Appraiser Declaration - Page 3

10.	I used the	(Method used	d to obtain) _:	SALES APPROAC	H using	<u>6</u> [f	i] comparabl
жор	erties, all loc	ated within	ni	les.			
u.	The	SALES	Approach	is given the mos	weight and	conside	ration as it
est	reflects the a	ttitudes of the l	buyers and sel	lers in the curren	t marketplac	C	
12.	Based on	my inspection	s, my opinion	of the fair marke	t value of th	e subjec	t property as
)f	10/14/2020	_, is <u>404,00</u>	O Attache	d hereto is a copy	of my appr	aisal.	
	and correct. Executed on	OCTOBER 28	3 , 2020, at	LAS VEGAS	(City), N	EVADA	(State)
				Signature	of Declarant		

E&O Declarations - Page 1

ST	оск	сомі	PANY	P	RO	GU	ARD	PL/	ATII	NUN	и РО	LICY	DEC	LAR	ATI	ONS			
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												Pri	ior Poli	cy Num	ber:	NEW			
III!	WEST	ERN V	VORL) INSL	JRAN	CE CC	MPAN'	r L	_j TU	DORI	NSURA	INCE C	OMPAN	YX	STRA	NTFORD	INSURA	NCE C	OMPANY

Named Insured and Mailing Address:

Agent/Broker #33601

Giano J Saumat

Premium: \$680.00

DBA GJS Appraisal Services 200 Hoover Ave, Apt 1205

Las Vegas, NV 89101

Producer:

Professionals' Best 6760 University Ave Suite #250 San Diego , CA 92115

Policy Period: (Mo./Day/Yr.)

From: 09/01/2020 To: 09/01/2021

12:01 AM, standard time at your mailing address shown above.

EXCEPT AS MAY OTHERWISE BE PROVIDED IN THE FOLLOWED POLICY, THIS POLICY MAY APPLY ONLY TO CLAIMS FIRST MADE IN ACCORDANCE WITH THE TERMS, CONDITIONS AND REQUIREMENTS OF THE FOLLOWED POLICY; AND THE LIMIT OF LIABILITY IS REDUCED AND MAY BE EXHAUSTED BY PAYMENT OF DEFENSE COSTS OR CLAIMS FEES AND EXPENSES. PLEASE READ THE FOLLOWED POLICY AND THIS POLICY CAREFULLY.

ITEM 1. PROFESSIONAL SERVICES:

Real Estate Appraisers

ERRORS AND OMISSIONS LIABILITY INSURANCE							
ITEM 2. LIMIT OF INSURANCE	Each Claim Limit \$ 1,000,000	Aggregate Limit \$ 1,000,000					
MEM 3. DEDUCTIBLE	Each Claim \$ 500	Aggregate \$ 1,000					
ITEM 4. RETROACTIVE DATE		9/1/2020					
ITEM 5. PREMIUM		\$ 680.00					

Page 1 of 2 MPL 2002 (05/18)

E&O Declarations - Page 2

PRO GUARD PLATINUM POLICY DECLARATIONS (continued)

ITEM 6. FORMS AND ENDORSEMENTS

Forms and Endorsements applying to this Coverage Part and made part of the Policy at time of issue:

SEE SCHEDULE OF FORMS AND ENDORSEMENTS AND THE INSURED'S APPLICATION FOR THIS INSURANCE.

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

WESTERN WORLD INSURANCE GROUP

Western World Insurance Company
Tudor Insurance Company
Stratford Insurance Company

Administrative Office 300 Kimball Drive, Suite 500 Parsippany, New Jersey 07054

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

Secretary

President

Countersigned:

09/02/2020 PECKISAA

By 27.2

Authorized Representative

License

APPRAISER CERTIFICATE

STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY

NOT TRANSFERABLE

REAL ESTATE DIVISION

NOT TRANSFERABLE

This is to Certify That: GIANO SAUMAT

Certificate Number: A.0208201-CR

Is duly authorized to act as a CERTIFIED RESIDENTIAL APPRAISER from the issue date to the expiration date at the business address stated here in, unless the certificate is sooner revoked, cancelled, withdrawn, or invalidated.

Issue Date: August 25, 2020 Expire Date: August 31, 2022

In witness whereof, THE DEPARTMENT OF BUSINESS AND INDUSTRY, REAL ESTATE DIVISION, by virtue of the authority vested in it by Chapter 645C of the Nevada Revised Statues, has caused this Certificate to be issued with its Seal printed thereon. This certificate must be conspicuously displayed in place of business.

FOR: GJS APPRAISAL SERVICES 200 HOOVER AVE #1205 LAS VEGAS, NV 89101 REAL ESTATE DIVISION

SHARATH CHANDRA
Administrator